

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT DISTRICT OF PENNSYLVANIA
HARRISBURG DIVISION**

In re: LARRY DONNELL RASCOE	§	Case No. 1:19-bk-04360
MICHELLE CHARLENE RASCOE	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 10/08/2019.
- 2) The plan was confirmed on 04/09/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 12/16/2021, 01/26/2022.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 11/29/2024.
- 6) Number of months from filing or conversion to last payment: 61.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$8,230.00.
- 10) Amount of unsecured claims discharged without full payment: \$89,789.59.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

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Receipts:

Total paid by or on behalf of the debtor(s)	\$ 15,791.75	
Less amount refunded to debtor(s)	\$ 0.00	
NET RECEIPTS		\$ 15,791.75

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 4,500.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 1,143.17	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 5,643.17
Attorney fees paid and disclosed by debtor(s):	\$ 0.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
KARA K GENDRON	Lgl	0.00	NA	NA	4,500.00	0.00
INTERNAL REVENUE SERVICE	Uns	0.00	11,893.56	11,893.56	76.57	0.00
SANTANDER CONSUMER USA	Sec	18,571.23	16,944.76	7,221.74	1,383.58	0.00
SANTANDER CONSUMER USA	Uns	0.00	825.47	825.47	5.31	0.00
PPL ELECTRIC UTILITIES	Uns	0.00	5,715.08	5,715.08	36.78	0.00
AIS PORTFOLIO SERVICE, LP	Uns	0.00	212.52	212.52	1.36	0.00
COMMONWEALTH OF	Sec	238.25	1,353.14	1,353.14	1,353.14	0.00
AMERICAN FIRST FINANCE	Uns	1,941.43	1,316.03	1,316.03	8.47	0.00
PENN WASTE, INC	Uns	0.00	750.38	750.38	4.83	0.00
MIDLAND CREDIT MGMT;	Uns	597.00	596.57	596.57	3.84	0.00
AIS PORTFOLIO SERVICE, LP	Uns	0.00	175.61	175.61	1.13	0.00
AIS PORTFOLIO SERVICE, LP	Uns	1,685.00	1,620.04	1,620.04	10.43	0.00
JEFFERSON CAPITAL SYSTEMS	Uns	890.00	890.17	890.17	5.73	0.00
JEFFERSON CAPITAL SYSTEMS	Uns	0.00	545.87	545.87	3.51	0.00
SHELLPOINT MORTGAGE	Sec	467,816.50	509,063.74	0.00	0.00	0.00
SUSQUEHANNA TOWNSHIP	Sec	673.86	364.25	364.25	364.25	0.00
SPECIALIZED LOAN SERVICING	Sec	0.00	6,889.65	6,889.65	6,889.65	0.00
COMMONWEALTH OF PA	Pri	238.25	NA	NA	0.00	0.00

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Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
IRS CENTRALIZED	Pri	341.22	NA	NA	0.00	0.00
ACCEPTANCE NOW	Uns	2,523.00	NA	NA	0.00	0.00
CBCS	Uns	772.81	NA	NA	0.00	0.00
COMPUTER CREDIT	Uns	30.45	NA	NA	0.00	0.00
DEPT EDUC	Uns	13,901.00	NA	NA	0.00	0.00
EOS CCA	Uns	312.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Uns	545.00	NA	NA	0.00	0.00
HUMANA INSURANCE	Uns	40.00	NA	NA	0.00	0.00
IC SYSTEM	Uns	894.00	NA	NA	0.00	0.00
IRHY3385THM TECH	Uns	995.00	NA	NA	0.00	0.00
MIRAMEDREVGRP	Uns	42.43	NA	NA	0.00	0.00
NATIONAL RECOVERY	Uns	492.00	NA	NA	0.00	0.00
PROFESSIONAL ACCT MGMT	Uns	42.80	NA	NA	0.00	0.00
USDOE/GLELSI	Uns	64,243.63	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 7,221.74	\$ 1,383.58	\$ 0.00
All Other Secured	\$ 8,607.04	\$ 8,607.04	\$ 0.00
TOTAL SECURED:	\$ 15,828.78	\$ 9,990.62	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 24,541.30	\$ 157.96	\$ 0.00

Disbursements:

Expenses of Administration	\$ 5,643.17	
Disbursements to Creditors	\$ 10,148.58	
TOTAL DISBURSEMENTS:		\$ 15,791.75

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 02/21/2025

By: /s/ Jack N. Zaharopoulos
STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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